## ABSTRACT

An oil-in-water emulsified composition suitable for external preparation for skin and cosmetic product, which comprises 0.1 to 5 % by mass of (A) lipopeptide compound derived from a microorganism such as surfactin and its analogous compound, 0.05 to 1.5 % by mass of (B) xanthan gum, 25 to 70 % by mass of (C) oil component and (D) water, free from non-ionic surfactants and acrylic water-soluble polymers, and is excellent in feeling upon use, moisture retention, emollient property and stability as well as environmental suitability and safety for living organisms, and external preparation for skin and cosmetic product using the composition.